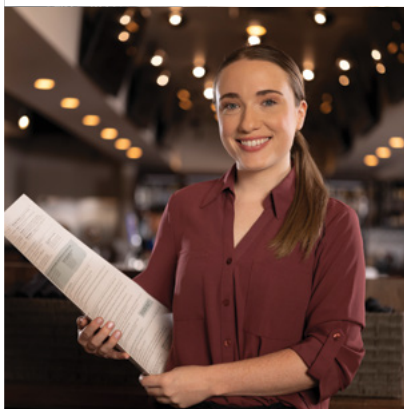




Taking care of you.



Benefits Enrollment 2023 Guide

Field Management — Salaried





Things to do



Opt in now to receive text message benefits alerts during the year and each Open Enrollment period in the fall. **Text** your concept code to **1-813-776-3200** (message and data rates may apply).

OBS	CIG	BFG	FPS	AGO	EXP	RSC
Outback Steakhouse	Carrabba's Italian Grill	Bonefish Grill	Fleming's Prime Steakhouse & Wine Bar	Aussie Grill by Outback	Express	Restaurant Support Center



Review your benefits

The benefits you can choose (learn more starting on page 4):

- Medical — administered by Blue Cross and Blue Shield of Florida, Inc. (BCBSFL)
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Supplemental Life and Accidental Death & Dismemberment (AD&D)
- Short- and Long-Term Disability Insurance Buy-Up
- MetLife Legal Plans

You automatically receive:

- Core Life and AD&D
- Core Short- and Long-Term Disability Insurance
- Employee Assistance Program (EAP)
- Adoption Assistance Benefits
- More (see pages 24–25)



Know who to cover

Cover yourself

If you are a salaried Team Member or an hourly Team Member eligible for salaried benefits.

Cover your dependents

Eligible dependents include your legally married spouse, your children under age 26, and eligible children incapable of self-sustaining employment by reason of mental or physical disability.

Note: Enrolled dependents will be subject to dependent verification. You will receive a letter from Consova mailed to your home address listed in BBI Connect. If eligibility is not confirmed by the date on the letter, dependent enrollment will be terminated. Examples of documentation to verify eligibility include a birth certificate for a child, marriage license or copy of most recent tax return for a spouse.



Enroll

Choose your benefits

Enroll online through BBI Connect.

- Go to **MyBBI.com > Digital Resources > BBI Connect** to make your elections. After you log in, choose **Myself > Life Events** from the menu to begin making your elections. You must click **Submit** from the **Confirmation Summary** page to save your elections.

You are eligible for benefits on the first of the month following or coinciding with your hire date or date of promotion.

Enroll as soon as possible after your hire date or promotion effective date, but no later than 45 days from your benefit eligibility date.

If you do not enroll by the deadline, the next enrollment opportunity will be during the Open Enrollment period in the fall with coverage effective January 1, unless you experience a qualified life event.

Enjoy meal discounts and paid time off (PTO)

Meal comp*

100% comp privileges at all concepts up to \$100 per visit; \$1,000 quarterly

* Group Vice Presidents and above are not eligible.

PTO

All-inclusive time off program; first year award prorated based on hire date. Annual award based on years of service as of January 1:

- <5 years: 10 days (80 hours)
- 5 to 14 years: 15 days (120 hours)
- 15+ years: 20 days (160 hours)

(Must be used within the current year unless otherwise required by law.)



Medical plans at a glance

You have four plan options to choose from — all administered by Blue Cross and Blue Shield of Florida, Inc. (BCBSFL). All plans are consumer-driven health plans, or CDHPs.

How the plans work

1 First

In most cases, you will be responsible for the full cost of all non-preventive care until you meet your deductible. You can use the money in your Health Savings Account (HSA) or Health Reimbursement Account (HRA) to help pay the eligible expenses toward your deductible.

2 Next

After you have met your deductible, you and Bloomin' Brands share in the cost of covered health care claims through coinsurance. If you have one or more dependents covered, you and your dependents must meet the entire family deductible. For the Value HRA, the deductible is the same as the out-of-pocket maximum, so please skip to step 3.

3 Finally

Once you meet the applicable out-of-pocket maximum, your medical plan will pay 100% of your eligible in-network expenses for the rest of the plan year. If you have one or more dependents covered, you and your dependents must meet the entire family out-of-pocket maximum.

Remember to complete Health Rewards to get Bloomin' Brands contributions to your account each calendar year. See pages 12-13.

	CHOICE HSA	VALUE HSA	CHOICE HRA	VALUE HRA
Your paycheck contributions	\$\$\$\$	\$\$\$	\$\$	\$
Your calendar year deductible	\$	\$\$	\$\$\$	\$\$\$\$
Your calendar year out-of-pocket maximum	\$	\$\$	\$\$\$\$	\$\$\$
Health care account type	HSA	HSA	HRA	HRA

Things to think about

When determining which plan is right for you, there are a couple of questions you may want to consider:

- Is it important to you to have long-term health savings?
- Is it more important to have the lowest possible paycheck contribution or the lowest possible out-of-pocket expenses when you need care?

See pages 14-15 to learn about the differences between an HRA and an HSA.



Compare costs for in-network medical care

What you pay	CHOICE HSA	VALUE HSA	CHOICE HRA	VALUE HRA
Wellness/preventive care/labs	Covered in full: <ul style="list-style-type: none"> • Eligible office visits • Screenings • Contraceptives • Labs • Certain preventive medications 	Covered in full: <ul style="list-style-type: none"> • Eligible office visits • Screenings • Contraceptives • Labs • Certain preventive medications 	Covered in full: <ul style="list-style-type: none"> • Eligible office visits • Screenings • Contraceptives • Labs • Certain preventive medications 	Covered in full: <ul style="list-style-type: none"> • Eligible office visits • Screenings • Contraceptives • Labs • Certain preventive medications
Calendar year deductible (medical and prescription drugs)	\$2,500/individual \$5,000/family	\$4,300/individual \$8,600/family	\$5,000/individual \$10,000/family	\$6,550/individual \$13,100/family
Calendar year out-of-pocket maximum	\$5,000/individual \$8,200/family	\$6,500/individual \$9,000/family	\$7,000/individual \$14,000/family	\$6,550/individual \$13,100/family
Office and urgent care visits	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Teladoc visits	\$55 per visit, no deductible	\$55 per visit, no deductible	\$55 per visit, no deductible	\$55 per visit, no deductible
Emergency room visits*	\$300 copay after deductible	\$300 copay after deductible	\$300 copay after deductible	\$300 copay after deductible
Hospital care visits	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Generic prescription drugs	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Preferred brand prescription drugs	20% after deductible	20% after deductible	20% after deductible	0% after deductible
Non-preferred brand prescription drugs	40% after deductible	40% after deductible	40% after deductible	0% after deductible

Note: All of these services and prescriptions are subject to the calendar year deductible, and all apply to your out-of-pocket maximum. Maintenance prescriptions must be filled in 90-day supplies through Express Scripts Pharmacy (home delivery) or a Smart90 Walgreens Network retail pharmacy.

* Emergency room copay waived if admitted.



Medical plan rates



Biweekly rates

	HSA		HRA	
	CHOICE	VALUE	CHOICE	VALUE
Annual salary less than \$45,000				
Team Member Only	\$62.17	\$51.80	\$43.71	\$43.13
Team Member + Spouse	\$150.03	\$127.22	\$109.41	\$108.14
Team Member + Child(ren)	\$123.73	\$104.03	\$88.65	\$87.55
Team Member + Spouse + Child(ren)	\$205.25	\$174.15	\$149.87	\$148.14
Annual salary \$45,000 but less than \$150,000				
Team Member Only	\$86.54	\$76.17	\$68.08	\$67.50
Team Member + Spouse	\$208.30	\$185.49	\$167.69	\$166.42
Team Member + Child(ren)	\$170.90	\$151.20	\$135.82	\$134.72
Team Member + Spouse + Child(ren)	\$285.88	\$254.78	\$230.50	\$228.76
Annual salary \$150,000 or more				
Team Member Only	\$90.66	\$80.29	\$72.20	\$71.62
Team Member + Spouse	\$218.23	\$195.42	\$177.62	\$176.35
Team Member + Child(ren)	\$179.05	\$159.35	\$143.97	\$142.87
Team Member + Spouse + Child(ren)	\$299.52	\$268.42	\$244.14	\$242.40

Choosing the right plan

Key considerations for choosing the right medical plan may include:

- How much health care you and/or your family tend to use
- How important it is to keep paycheck contributions low
- Whether you have access to savings should you have a large, uncovered expense

Check out illustrative claim examples on bloominbrandsbenefits.com.





Getting started with your benefits

Blue Cross and Blue Shield of Florida, Inc. has been a leader in Florida's health industry for more than 70 years. Through a National Alliance, you have access to participating Blue Cross and Blue Shield (BCBS) medical providers across the nation. Nearly one of every three Americans carries an ID card from BCBS!



My Health Toolkit

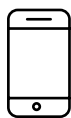
Once you are enrolled and have received your BCBSFL medical ID card, you will have access to **My Health Toolkit** where you can find all of your medical benefits information, as well as:

- Find a doctor.
- View claims status.
- View your financial account (HSA or HRA) with AccrueHealth.
- Get health tips.
- Order a new ID card and view your digital ID card.
- Update your contact preferences.
- Easily access the Health Rewards Program with Strive.
- And more!

There are two ways to access the **My Health Toolkit** member portal:



Visit
myhealthtoolkitfl.com.



Download the app
on your mobile device.

Once you are on the website or have downloaded the app, select the **Register Now! button** and enter your **Member ID** (from your BCBSFL ID card). Then, just follow the instructions to create your profile and get started.

BCBSFL network codes for provider search can be found on the **My Health Toolkit** login page, before you receive your ID cards.

Register for and complete Health Actions with Strive

After you create your **My Health Toolkit** account, do not forget to register for your Strive account. You will automatically receive five credits upon registration! Start by completing the Health Assessment. Then, complete additional activities to receive more Health Rewards from Bloomin' Brands in your Health Savings Account (HSA) or Health Reimbursement Account (HRA).

Your enrolled spouse can also set up an account and complete Health Actions through the Health Rewards Program (Strive) to earn additional rewards toward your HSA or HRA. See pages 12-13 for more information.

Visit the BBI Benefits website!

Check out
bloominbrandsbenefits.com
via your browser, smartphone,
or tablet.





Health Rewards Program (Strive)

Complete Health Actions by
December 1, 2023.

By completing activities with Strive, you can earn Health Rewards from Bloomin' Brands in your Health Reimbursement Account (HRA) or your Health Savings Account (HSA). Credits are awarded within eight weeks after the activity is completed or the claim is processed. Dollars are credited to your HRA or HSA account around the 10th of each month following the date your credits are awarded.



First

Register for your new Strive account. Then, complete the Strive Health Assessment. It provides a snapshot of your current health age and actions you can take to improve or maintain your health. And, you will earn a reward for completing it! (Credits for registration are only awarded when you first register.)



Next

Complete other Health Actions to earn additional rewards toward your HRA or HSA. Dollars are credited to your HRA or HSA account around the 10th of each month following the date your credits are awarded. (Credits for logging in to the mobile app are only awarded for your first login.)



Finally

If your spouse is enrolled in medical coverage, they can earn additional dollars for healthy activities, too. Your spouse must register for their own Strive account.

Check out
what you
can earn
annually

	Strive credits	HSA/HRA deposit Individual	HSA/HRA deposit Family	HSA/HRA deposit Spouse
		Each credit = \$3	Each credit = \$6	Each credit = \$1
		\$400 max	\$800 max	\$150 max
Health assessment*	50 credits	\$150	\$300	\$50
Complete registration (credits only for initial registration)*	5 credits	\$15	\$30	\$5
First login to mobile app (credits only for initial login)	5 credits	\$15	\$30	\$5
Set a well-being goal	5 credits	\$15	\$30	\$5
Set your interest	5 credits	\$15	\$30	\$5
Nicotine-free attestation	10 credits	\$30	\$60	\$10
Flu shot attestation	10 credits	\$30	\$60	\$10
Complete a Journey	25 credits	\$75	\$150	\$25
Complete 20 daily cards in a month	25 credits	\$75	\$150	\$25
Track healthy habits 20 days in a month	25 credits	\$75	\$150	\$25
Track 7,000 steps a day for 20 days in a month	25 credits	\$75	\$150	\$25
Health checkup or biometric screening	75 credits	\$225	\$450	\$75

* Must be completed to access and earn additional rewards.

How do you access Strive?

From a desktop computer:

- Log in to myhealthtoolkitfl.com.
- Select the **Wellness** tab, then **Strive**.

From a mobile device:

- Log in to your My Health Toolkit account.
- Select **Benefits**, then **Strive**.



Health funding accounts



All four medical plans come with a health funding account — either a Health Savings Account (HSA) or a Health Reimbursement Account (HRA).



Why should I choose this plan?

Health Reimbursement Account

You want the company to set up your account. You do not want to contribute your own money to an account.

Who sets up the account?

Your account will be opened for you. There is nothing you need to do.

Who can contribute?

Only Bloomin' Brands.

How much does the company contribute?

If you complete your Health Rewards by December 1, 2023, you can earn up to **\$400** if you are enrolled in single coverage and up to **\$800** if you are enrolled in dependent coverage. Your enrolled spouse can earn up to an additional **\$150**.

What can the money be used for?

Your share of eligible medical expenses covered by the plan, like copays and coinsurance for office visits and prescription drugs, for you and covered dependents.

How do I use the account?

You can use your AccrueHealth debit card to pay for eligible health care expenses, or you can pay with personal funds and submit a claim for reimbursement. You will be responsible for any amounts in excess of your available account balance.

Are there tax advantages?

Yes, the money deposited by the company is tax-free.*

Can I invest the money in my account?

No.

Does the money roll over?

Yes, as long as you stay continuously enrolled in an HRA plan with Bloomin' Brands.

Can I take unused money with me if I change plans or leave the company?

No.

Do I need to report this account to the IRS?

No.

Health Savings Account

You want to contribute your own money pre-tax and invest your balance tax-free* for current and future expenses, including expenses in retirement. You want an account that can go with you if you leave the company.

You, but we make it easy to do online. You must establish your account with AccrueHealth within 60 days of any elected HSA payroll contribution and to receive Health Rewards.

You and the company (up to **\$3,850** for single coverage or **\$7,750** for family coverage; an additional **\$1,000** per year if you are age 55+).

If you complete your Health Rewards by December 1, 2023, you can earn up to **\$400** if you are enrolled in single coverage and up to **\$800** if you are enrolled in dependent coverage. Your enrolled spouse can earn up to an additional **\$150**.

Eligible medical, prescription drug, dental, and vision expenses for you and your tax dependents.

You can use your AccrueHealth debit card to pay for eligible health care expenses, or you can pay with personal funds and submit a claim for reimbursement. You will be responsible for any amounts in excess of your available account balance.

Yes, contributions are made before taxes, money grows tax-free, and you do not pay taxes on withdrawals for eligible expenses.*

Yes, once your account reaches **\$2,000**, you may select from a number of investment funds.

Yes.

Yes, it is always your money — including any investment earnings.

Yes, each year with your federal income tax return — but only withdrawals for non-eligible expenses are taxable (and a penalty may apply).

Have HSA or HRA questions?

If you have questions about your HSA or HRA, contact AccrueHealth at **1-844-643-3099**. To open your account with AccrueHealth, visit **member.accrue-health.com**.

Complete Health Actions

You and your enrolled dependents can complete Health Actions through the Health Rewards Program (Strive) to earn rewards toward your HRA or HSA. See pages 12–13.



* Tax advantages are for federal purposes. State tax treatment may vary.



Flexible Spending Accounts (FSAs)

FSAs are a convenient way to budget and pay anticipated expenses pre-tax. There are two types of FSAs: Health Care FSA and Dependent Care FSA.

Eligible expenses

Health Care FSA

- Copays and coinsurance
- Deductibles
- Vision and dental expenses

Dependent Care FSA

- Child care or caregiver expenses
- Nursery, preschool, or day care expenses
- Elder day care expenses

Note: The Dependent Care FSA is not for health care expenses for your eligible dependents.

How the accounts work

You must re-enroll each year.

Plan your annual expenses

Any money you do not use between January 1 and December 31, 2023, will be lost. You must submit expenses by March 31, 2024.

Choose how much to contribute

You choose your total contribution amount during Open Enrollment, and the money is taken out of your paycheck in equal amounts pre-tax, which reduces your taxable income.

- You can contribute \$130–\$2,850 to the Health Care FSA in 2023.
- You can contribute \$130–\$5,000 (\$2,500 if you are married and file separate income tax returns) to the Dependent Care FSA in 2023.

Pay as you go

Pay for qualified expenses and submit claims for reimbursement, or use your Health Care FSA debit card for eligible health care expenses.

Send in documentation, such as a receipt, to prove that your debit card was used for an eligible expense.

If that proof is not provided and accepted by WEX Benefits by March 31, 2024, the funds must be repaid to the plan to comply with IRS requirements and avoid tax penalties. To learn more about your debit card options and submitting claims, visit bloominbrandsbenefits.com.

Remember to keep your contact information up to date with WEX Benefits so you receive their reminders, requests, and statements.

Enrolled in an HSA plan?

You are not eligible for the Health Care FSA if you enroll in an HSA plan.

Instead, you can contribute to your HSA — up to \$3,850 a year for single coverage or \$7,750 for family coverage, and up to an additional \$1,000 per year if you are age 55+ (maximum inclusive of any Health Rewards contributions from Bloomin' Brands).

Contact WEX Benefits at 1-866-451-3399,

wexinc.com/login, or employerservices@wexhealth.com for questions regarding Flexible Spending Accounts (FSAs).





Dental

You have two dental plans to choose from: the DPPO and the DHMO.* Compare costs and decide which plan is right for you and your family.

Dental plan comparison chart

	DPPO	
	In-network	Out-of-network
Calendar-year deductible (per individual)	\$50	\$100
Calendar-year deductible (family maximum)	\$150	\$300
Preventive care (exams, cleanings)	Plan pays 100%	Plan pays 80% of MRC**
Basic care (fillings, extractions, root canals, denture repairs)	Plan pays 80% after deductible	Plan pays 50% of MRC** after deductible
Major care (bridges, crowns, dentures)	Plan pays 50% after deductible	Plan pays 40% of MRC** after deductible
Benefit maximum (per calendar year)	\$1,500 per person — first year (combined in- and out-of-network coverage)	
Orthodontia (available for dependent children under age 19)	Plan pays 50% (no deductible required)	
Lifetime orthodontia (benefit maximum)	\$1,000 per person (combined in- and out-of-network coverage)	

DHMO
In-network only
\$0
\$0
Plan pays 100%
Refer to your Patient Charge Schedule for costs and covered services***
Refer to your Patient Charge Schedule for costs and covered services***
No benefit maximum
Refer to your Patient Charge Schedule for costs and covered services***
No benefit maximum



To learn more about your Cigna Dental plans, visit **cigna.com** or call **1-800-244-6224**.

Dental plan biweekly rate

	DPPO
Team Member Only	\$12.91
Team Member + Spouse	\$27.11
Team Member + Child(ren)	\$23.21
Team Member + Spouse + Child(ren)	\$37.45

DHMO
\$6.84
\$12.39
\$18.77
\$25.98

* The DHMO dental plan election is only available to Team Members where a Cigna in-network dentist is available. The DHMO plan is not available in ID, ME, MT, NH, NM, ND, SD, VT, WV, or WY. To locate a primary care dentist, go to cigna.com and look for **Find a Doctor**. See details at bloominbrandsbenefits.com.

** Cigna's Maximum Reimbursable Charge (MRC) is based on the 90th percentile, which means that nine out of 10 dentists' fee (for the same service in the same geographical area) are within Cigna's MRC. If your provider charges more than Cigna's MRC, you are responsible for paying the difference.

*** To view the schedule of fixed copays for the DHMO, visit bloominbrandsbenefits.com > **Benefits > Dental & Vision**.



Vision

Your vision plan is administered through VSP and provides coverage for vision services and supplies.

401(k) retirement savings

Your 401(k) Plan is an important part of preparing for your financial future.

	In-network	Out-of-network
Eye exam once every calendar year	Covered 100% after \$15 copay	Up to \$35 allowance
Eyeglass lenses once every calendar year		
Single vision	Covered 100% after \$15 copay	Up to \$25 allowance
Lined bifocal	Covered 100% after \$15 copay	Up to \$40 allowance
Lined trifocal	Covered 100% after \$15 copay	Up to \$55 allowance
Eyeglass frames every other calendar year	Up to \$130 allowance	Up to \$45 allowance
Contact lenses once every calendar year, in lieu of eyeglass lenses and frames	Up to \$130 allowance	Up to \$105 allowance
Filing a claim	Your VSP provider will submit your claim for you.	You pay upfront and are reimbursed after filing your claim.

Biweekly rates

	2023
Team Member Only	\$2.21
Team Member + Spouse	\$4.41
Team Member + Child(ren)	\$4.73
Team Member + Spouse + Child(ren)	\$7.56

Your contributions

You may contribute your eligible compensation* on a pre-tax basis, up to the 2023 IRS contribution maximum. If you are age 50 or older in 2023, you may be eligible to contribute additional catch-up contributions.

You will need to register at netbenefits.com to make elections and changes to your 401(k) account.

Company contributions

The Plan has a discretionary employer match feature — this means the company will contribute funds into your 401(k) account, but only if you do as well.

In the 2023 plan year, the company will match 100% of the first 3% of your eligible compensation that you contribute to the Plan, plus 50% of the next 2%* that you contribute. To get the maximum benefit from the match feature, you should defer at least 5% of your pay. The 2023 matching contributions, if you remain eligible, will be paid into your account in March 2024.

To be eligible for the match:

- You must be in a salaried position as of December 31 of the plan year; and
- Your pre-tax contributions must have been made to the 401(k) Plan that year.

Note: Money deferred under the catch-up contribution will not be matched.

* For Managing Partners and Chef Partners: The match will also be applied to 401(k) deferrals you make from your monthly distributions.

If your eligible BBI compensation exceeds \$135,000, you may be eligible for the **Deferred Compensation Program**. See bloominbrandsbenefits.com for details.

Register on netbenefits.com for access to free information on financial wellness, planning for the future, articles, videos, and other tools. You do not need to contribute to the 401(k) or Deferred Compensation Program to use these tools!



Income protection

Our programs help provide financial protection in case the unexpected occurs.

	Short-Term Disability (STD)	Long-Term Disability (LTD)
Benefits begin	After 7-day elimination period	After 180-day elimination period
Plan pays	40% of your covered base salary up to a \$750 weekly benefit	40% of your covered base salary and performance bonus up to a \$1,500 monthly benefit
Paid for by	Bloomin' Brands	Bloomin' Brands
	STD Buy-Up	LTD Buy-Up
Benefits begin	After 7-day elimination period	After 180-day elimination period
Plan pays	Additional 20% up to a \$2,000 weekly benefit*	Additional 20% up to a \$15,000 monthly benefit*
Paid for by	You \$0.121 per \$10 of monthly covered earnings***	You \$0.28** per \$100 of monthly covered earnings***

* Total benefit with buy-up is inclusive of the Core benefit.

** Note this rate for 2023 may reflect a reduction from prior communications. \$0.28 is the 2023 LTD buy-up rate.

*** For detailed instructions on how to calculate your buy-up contributions, visit bloominbrandsbenefits.com > Benefits > Disability > Buy-Up disability insurance.

Evidence of Insurability (EOI)

Amounts requested above the Guaranteed Issue limit will be subject to underwriting approval (EOI). Additionally, if you do not purchase the buy-up options or Supplemental Life when you are first eligible and later decide to enroll or request an increase to Supplemental Life Insurance for yourself or your eligible spouse, you will be subject to underwriting approval (EOI). Visit bloominbrandsbenefits.com for more information.

Supplemental Life and AD&D Insurance

Bloomin' Brands provides all Team Members with Core Life and Accidental Death & Dismemberment (AD&D) insurance equal to 1x your base salary at no cost to you. You have the option to purchase additional Life and AD&D coverage as outlined below.

	You	Your spouse	Your eligible child(ren)
Supplemental Life Insurance options	\$20,000 increments to \$1,000,000 maximum*	\$10,000 increments to 100% of your coverage up to \$500,000*	Flat amount \$10,000 (coverage is reduced for children under 14 days old and under 6 months old)
Rates based on...	Your age (as of January 1 of the current plan year)	Team Member's age (as of January 1 of the current plan year)	Flat fee, regardless of the number of eligible children insured
Coverage ends...	At age 80	The earlier of age 70 or when Team Member attains age 80	At age 19
Supplemental AD&D Insurance options	\$20,000 increments to \$1,000,000 maximum	\$10,000 increments to 50% of your coverage	N/A
Monthly rates based on...	Rate per \$1,000 of coverage is \$0.02	Rate per \$1,000 of coverage is \$0.02	N/A

* If you are age 65 or older, your and your spouse's coverage will be reduced to 65%, 40%, or 25% of your original coverage amount, depending on your age.

Note: See additional details and the 2023 costs per paycheck on bloominbrandsbenefits.com.



Resources

There is MORE! Remember all of the additional resources available to you and your family.

BBI medical plan enrollees

My Health Novel

My Health Novel is available in your My Health Toolkit account with BCBSFL. When you qualify and sign up, you can take advantage of in-person and virtual programs, such as health coaching, nutrition guidance, digital tools, group support, and more, to support you on your health journey.

Personal Coaching

Get help creating personalized programs for many lifestyle concerns. Call **1-855-838-5897, opt 2 or 3**, to get started.

Quit For Life

With the right support, quitting tobacco is possible. Work with a coach dedicated to helping you kick the habit. Call **1-866-QUIT-4-LIFE**.

Treatment Decision Support

When you are faced with an important health decision, the Decision Support team can help. Call the dedicated BCBSFL customer service line at **1-833-578-1132** for assistance.

Maternity Support Program

Get personalized support through all stages of pregnancy and delivery, working 1-on-1 with a maternity support nurse. Call **1-855-838-5897, opt 4** to enroll.

Teladoc

Teladoc provides 24/7 access to a board-certified physician through the convenience of phone or video consults. Visit teladoc.com.

WW (Weight Watcher's Reimagined) Digital Program

BBI pays 50% of the online program cost for you and your eligible spouse while enrolled in a BBI medical plan.

My Health Toolkit

Once enrolled in a BCBSFL medical plan, get easy access to your benefits information by downloading the **My Health Toolkit mobile app** or visiting myhealthtoolkitfl.com.

Visit the BBI Benefits website!

For a complete list of resources and much more, check out bloominbrandsbenefits.com via your browser, smartphone, or tablet.

All benefits-eligible Team Members

Employee Assistance Program

Magellan Ascend offers confidential face-to-face or virtual counseling through BetterHelp. You and your household family members can receive up to four visits per issue per year, **at no cost**, with a licensed counselor — available 24/7 at **1-800-327-6754** or magellanascent.com or betterhelp.com/magellan.

Perks at Work

You can receive discounts and points toward gear at perksatwork.com.

Adoption Assistance

BBI provides **\$4,000 (\$6,000** for a special needs child) to Team Members for qualified adoption expenses.

NYL Will Preparation Services

Get resources and tools to help you plan and learn more about will preparation, estate planning, and funeral planning.

NYL Identity Theft Assistance

Access tools and guidance for prevention, detection, and resolution before and after identity theft.

Rx for Pets

Rx for Pets is available to all Team Members free of charge. Save an average of 75% on generic and 15% on brand-name medications for your pet with the Inside Rx prescription savings program from Express Scripts.

Tuition discounts

We are excited about our continued partnership with Johnson & Wales University. Through the partnership, you receive a 20% reduced tuition rate to all of Johnson & Wales University's undergraduate and graduate programs. You will get a 10% tuition discount and waived application fee to St. Leo University. Through the University of Phoenix, once you complete five courses, you will receive the sixth course free. Visit bloominbrandsbenefits.com > **Benefits** > **Other Benefits** > **Discounts**.

MetLife Legal

Through MetLife Legal Plans, you have access to legal assistance when you need it. To learn more about the plan, visit legalplans.com or call **1-800-821-6400**.

BBI Trust

Please consider donating to the Trust through automatic payroll deductions. Log in to mybbi.com > **BBI Digital Resources** > **BBI Connect** > **Life Events** > **Make/Change my BBI Trust Contribution**.



Contacts

For questions about:

Your resource

Contact information

General benefits and eligibility

Resource Center

bbiconnect@bloominbrands.com
1-800-555-5808 (option 3)

Navigating the health care system and your medical coverage

Blue Cross and Blue Shield of Florida, Inc. (BCBSFL)

Non-members:
mybenefitenrollment.com/bloominbrands
Members:
myhealthtoolkit.com / 1-833-578-1132

Dental coverage

Cigna

cigna.com / 1-800-244-6224

Vision coverage

VSP Vision Care

vsp.com / 1-800-877-7195

Health Savings Account (HSA) and Health Reimbursement Account (HRA)

AccrueHealth

accrue-health.com / 1-844-643-3099

Life, AD&D, and disability

New York Life Group Benefit Solutions

mynylgbs.com / 1-888-842-4462

Employee Assistance Program

Magellan Ascend

magellanascend.com / 1-800-327-6754

Retirement savings

Fidelity Investments

netbenefits.com / 1-800-835-5095

Visit the BBI Benefits website!

For a complete list of contacts and much more, check out bloominbrandsbenefits.com via your browser, smartphone, or tablet.





Summary of Benefits and Coverage

Choosing a medical plan that is right for you is an important decision. The Summaries of Benefits and Coverage (SBCs) summarize important information about your medical plan options in a standard format, helping you to compare across options. The SBCs are available online at **bloominbrandsbenefits.com > Quick Links > View legal & plan documents**. You can request paper copies by calling the Resource Center.

Important

Information contained in this enrollment guide is provided as a general overview of the OSI Restaurant Partners, LLC (a Bloomin' Brands company) benefit plans. OSI reserves the right to change, modify, or terminate these plans at any time. Full details of the plans are contained in official plan documents that govern each plan. In case of a conflict in interpretation between this booklet and the official plan documents, the official plan documents will prevail. The detailed Summary Plan Descriptions (SPDs) can be found at **bloominbrandsbenefits.com**. Required notices regarding your rights under HIPAA, COBRA, CHIP, Medicare Part D, and Women's Cancer Rights can be found at **bloominbrandsbenefits.com**. You can request paper copies by calling the Resource Center.